

Information to identify the case:

Debtor 1	Howard Stalker III	Social Security number or ITIN xxx-xx-5665
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-12877-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Howard Stalker III
aka Kenneth Stalker

3/6/25

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Howard Stalker, III
Debtor

Case No. 18-12877-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Mar 06, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 08, 2025:

Recip ID	Recipient Name and Address
db	+ Howard Stalker, III, 14 Rushwick Road, Mount Laurel, NJ 08054-3307
517332344	+ American Heritage Fcu, 3110 Grant Ave, Philadelphia, PA 19114-2542
517332350	+ Diane R. Middleberg, 1303A Sedgefuekd Drive, Mount Laurel, NJ 08054-1858
517332351	+ E-ZPASS MA, 27 Midstate Dr, Auburn, MA 01501-1861
517332356	+ Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
517332361	+ Viewtech Financial Ser, 4761 E Hunter Ave, Anaheim, CA 92807-1940

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 06 2025 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 06 2025 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517332347	EDI: CITICORP	Mar 07 2025 01:40:00	Citibank, 7920 NW 110th St, Kansas City, MO 64153
517332345	+ EDI: CAPITALONE.COM	Mar 07 2025 01:40:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517332345	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 06 2025 22:00:40	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517332346	+ EDI: JPMORGANCHASE	Mar 07 2025 01:40:00	Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517332346	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 06 2025 21:11:12	Chase Card, Po Box 15298, Wilmington, DE 19850-5298
517449000	EDI: CITICORP	Mar 07 2025 01:40:00	CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
518313529	+ Email/Text: BKelectronicnotices@cenlar.com	Mar 06 2025 20:55:00	CitiMortgage, Inc., c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ, 08618, CitiMortgage, Inc., c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ 08618-1430
518313528	+ Email/Text: BKelectronicnotices@cenlar.com	Mar 06 2025 20:55:00	CitiMortgage, Inc., c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ 08618-1430
517332348	EDI: CITICORP	Mar 07 2025 01:40:00	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117

District/off: 0312-1

User: admin

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Date Recd: Mar 06, 2025

Form ID: 3180W

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517332349	+ EDI: WFNNB.COM	Mar 07 2025 01:40:00	Comenity Capital Bank, PO Box 5138, Lutherville Timonium, MD 21094-5138
517473521	+ EDI: WFNNB.COM	Mar 07 2025 01:40:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517332352	+ EDI: IRS.COM	Mar 07 2025 01:40:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517426985	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 06 2025 20:56:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517332354	EDI: PRA.COM	Mar 07 2025 01:40:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517354971	EDI: PRA.COM	Mar 07 2025 01:40:00	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517354975	EDI: PRA.COM	Mar 07 2025 01:40:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517332357	+ Email/PDF: clerical@simmassociates.com	Mar 06 2025 21:48:08	SIMM Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354
518144249	+ Email/Text: bncmail@w-legal.com	Mar 06 2025 20:56:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518144250	+ Email/Text: bncmail@w-legal.com	Mar 06 2025 20:56:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
517332358	+ EDI: SYNC	Mar 07 2025 01:40:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517332358	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 06 2025 22:19:36	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
517401563	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 06 2025 20:55:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517332359	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 06 2025 20:56:00	Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408-8026
517453954	+ EDI: AIS.COM	Mar 07 2025 01:40:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517453954	+ Email/PDF: ebn_ais@aisinfo.com	Mar 06 2025 21:12:03	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517332360	+ EDI: VERIZONCOMB.COM	Mar 07 2025 01:40:00	Verizon Wireless, 455 Duke Drive, Franklin, TN 37067-2701
517332360	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 06 2025 20:55:00	Verizon Wireless, 455 Duke Drive, Franklin, TN 37067-2701

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517332355	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517332353	##+	Nationwide Credit, PO Box 14581, Des Moines, IA 50306-3581

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 08, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 6, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Martin Perlman	on behalf of Debtor Howard Stalker III ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Clunn, III	on behalf of Trustee Andrew B Finberg wclunn@standingtrustee.com
William M. E. Powers, III	on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com
William M.E. Powers	on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor CitiMortgage Inc. ecf@powerskirn.com

TOTAL: 10